Art Unit 3624

Page 3

Reply to Office Action dated September 29,2004

REMARKS

Applicant thanks the Examiner for the consideration given the present

application.

Claims 3-33 are now present in this application. Claims 3, 10, 16, 17,

23, 26 and 27 are independent. The specification has been amended to correct

the obviously misspelled word. No new matter is involved. Reconsideration of

this application is respectfully requested.

Continued Request For Acknowledgement of IDS Citations

Applicants again thank the Examiner for considering three of the

references cited in the Information Disclosure Statement filed on August 23,

2001.

Additionally, Applicants thank the Examiner for considering the one

reference supplied with, and cited in, the Information Disclosure Statement

filed on July 30, 2004, and for providing Applicants with an initialed copy of

the PTO-1449 form filed therewith.

However, Applicants again ask the Examiner to consider the cited

reference (Korean 97-0007003) on the associated PTO-1449 that was not

initialed, and provide Applicants with an initialed copy of the IDS for that

reference.

Applicants also again ask the Examiner to consider the three references

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 4

supplied with, and cited in, the Information Disclosure Statement filed May 7,

2003, and for providing Applicants with an initialed copy of the PTO-1449 form

filed therewith.

Applicant respectfully submits that this continued failure to consider the

references cited in the aforementioned Information Disclosure Statements

constitutes improper piecemeal prosecution of this Application and prejudices

Applicant's right to timely treatment of these references. Applicant has

received three Office Actions on the merits, yet Applicant is unsure of how the

Examiner will treat the references cited in the aforementioned Information

Disclosure Statements. This is fundamentally unfair to Applicant.

**Drawings** 

In the Reply filed on August 18, 2004, Applicant filed formal drawings

that Applicant believes overcome the objections set forth in the PTO-948.

Applicant would appreciate an acknowledgement that those formal drawings

overcome the deficiencies noted in the PTO-948.

Amendment of the Specification

Applicant has amended the main body of the specification to correct an

obviously mis-spelled word.

Claims 3, 4, 7, 10-14, 16-22 and 26 are rejected under 35 U.S.C. §102(e)

as being anticipated by U.S. Patent No. 6,536,661 to Takami et al. (hereinafter,

"Takami"). Applicant respectfully traverses this rejection and requests

reconsideration thereof.

A prior art reference anticipates the subject of a claim when the reference

discloses every feature of the claimed invention, either explicitly or inherently

(see, In re Paulsen, 30 F.3d 1475, 1478,1479, 31 USPQ2d 1671, 1675 (Fed. Cir.

1994), In re Spada, 911 F.2d 705, 708, 15 USPQ2d 1655, 1657 (Fed. Cir. 1990),

Hazani v. Int'l Trade Comm'n, 126 F.3d 1473, 1477, 44 USPQ2d 1358, 1361

(Fed. Cir. 1997) and RCA Corp. v. Applied Digital Data Systems, Inc., 730 F.2d

1440, 1444, 221 USPO 385, 388 (Fed. Cir. 1984).

It is well settled that the burden of establishing a prima facie case of

anticipation resides with the Patent and Trademark Office (PTO). See, In re

Piasecki, 745 F.2d 1468, 223 USPQ 785, 788 (Fed. Cir. 1984).

Independent claims 3, 10 and 16 positively recite, among other features, a

"radio signal receiving block for . . . determining whether the received signal

corresponds to a general information or a balance storing information."

Takami only discloses balance information once, in col. 7, line 13, and

then only in the context of the types of electronic money information stored in

electronic money information memory 30 and information processing unit 31 of

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 6

IC card 1. In regard to balance information, Takami merely discloses that

information processing unit 31 is used for controlling "output of the balance."

Thus, the sum total of Takami's disclosure regarding balance is "de

minimis."

Takami neither discloses nor suggests any device for "determining whether

the received signal corresponds to a general information or a balance storing

information."

In response to this argument, which was presented in the Reply filed

August 18, 2004, the Office Action states that ". . . the claim recites that the

received signal corresponds to 'general information or a balance storing string.'

Therefore only one need be present in the teachings of Takami."

Applicant respectfully disagrees with this analysis of claim 3. Claim 3

positively recites a combination of features including, "a radio signal receiving

block for receiving a radio signal and determining whether the received signal

corresponds to general information or balance storing information."

In other words, one of the positively recited functions of the "radio

receiving block" is "for . . . determining whether the received signal corresponds

to general information or balance storing information." This positively recited

decision-making function is not addressed in this rejection nor is it found

anywhere in Takami.

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 7

The Office Action has chosen to ignore this positively recited decision feature, which is completely improper. It is well settled that all words in a claim must be considered in judging the patentability of that claim against the prior art. In re Wilson, 424 F.2d 1382, 1385, 165 USPQ 494, 496 (CCPA)

1970), and In re Miller, 169 USPQ 597 (CCPA 1971).

1970), and mite.winer, 109 05PQ 397 (CCPA 1971).

The Office Action completely ignores this positively recited feature and, because of this, the rejection is fundamentally unsound and improper.

The portion of Takami relied upon in the rejection (column 7, lines 4-18)

as allegedly disclosing that electronic money information includes outputs such

as balance is most certainly not a disclosure of a radio receiving block for

determining whether a received signal corresponds to a general information or a

balance storing information.

Accordingly, Takami does not anticipate independent claims 3, 10 and 16.

Moreover, although Takami discloses comparing an ID number extracted

from a signal with a previously stored ID number, Takami does not disclose

performing the comparison "if it is determined that the received signal

corresponds to balance storing information" as recited.

Independent claims 3, 10 and 16 positively recite a specific determination

that has to be made and a specific condition that has to be met before a specific

comparison is made. Takami utterly fails to disclose these positively recited

features of claims 3, 10 and 16.

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 8

In response to this argument, which was presented in the Amendment filed August 18, 2004, the Office Action states that "... the statement 'if it is determined that the received signal corresponds to balance storing information' is a conditional statement and it is therefore confusing to what happens if the received signal received is general information rather than balance storing information. Therefore the claim is examined on the principle that if it is determined to be general information, then the step of 'comparing a serial

Applicant respectfully disagrees with this line of reasoning.

number . . . 'need not be taught by Takami."

In the first place, a positively recited claimed feature must be treated on its merits, see the "Wilson" and "Miller" cases cited above, in this regard. Thus, the positively recited feature "comparing a serial number extracted from the received signal with a previously stored serial number if it is determined that the received signal corresponds to balance storing information" has to be given patentable weight.

In the second place, conditional statements are perfectly proper in U.S. Patent claims and have to be given patentable weight. See, for example, in this regard, the decision in Altiris Inc. v. Symantec Corp., 65 USPQ2d 1865 (Fed. Cir. 2003) which specifically analyzed and gave patentable weight to the conditional language, "booting normally, if said testing step indicates a normal boot sequence." This is another reason why the positively recited feature "comparing

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 9

a serial number extracted from the received signal with a previously stored serial

number if it is determined that the received signal corresponds to balance

storing information" has to be given patentable weight.

In the third place, the issue of "what happens if the received signal is

general information" is irrelevant to the claimed conditional feature, "if it is

determined that the received signal corresponds to balance storing information."

In the fourth place, the conclusion that "comparing a serial number . . ."

need not be taught "if it is determined to be general information" is not in issue

in claims 3, 10 and/or 16 because such a feature is not positively recited in any

of those claims.

In fact, it defies logic that a positively claimed conditional feature does not

have to be addressed in a rejection because an alternative conditional feature is

not recited. It reminds Applicant of the song from the "Sound of Music" which

states "nothing comes from nothing, nothing ever could." That statement applies

to this situation because, if claims 3, 10 and 16 do not recite "if it is determined

to be general information,", then that feature need not be addressed in the

rejection.

Accordingly, Takami does not anticipate the claimed invention recited in

claims 3, 10 and 16.

The Office Action also alleges that ". . . Takami does teach comparing a

serial number extracted from the received signal with a previously stored serial

Attorney Docket No. 0630-0913P Reply to Office Action dated September 29,2004

Application No.: 09/299,596

Art Unit 3624

Page 10

number if it is determined that the received signal corresponds to balance storing information." The basis for this allegation is Takami's column 12, lines 15-42, which the Office Action characterizes as disclosing"... comparing card

ID extracted from the signal with a stored card ID for electronic information sent

by the radio transmitter. . ."

Unfortunately the Office Action fails to indicate how the quoted language anticipates the claimed conditional extracted and previously stored serial number comparison based on a determination that the received signal corresponds to balance storing information. This is a fundamental flaw in the Office Action and denies Applicant the fundamental procedural and substantive due process to which Applicant is entitled under the Administrative Procedures Act. See, in this regard, In\_re\_Zurko, 119 S.Ct. 1816, 50 USPQ2d 1930 (1999), and In\_re\_Gartside, 53 USPQ2d 1769 (Fed. Cir. 2000). Applicant is left to guess at how column 12, lines 15-42 anticipates the quoted claim language.

Applicant respectfully points out that nowhere in col. 12, lines 5-42 does Takami disclose a "serial number", let alone both an extracted serial number or a previously stored serial number. Moreover, the disclosed permission to transfer electronic money information in IC card 25 to IC card 49 in col. 32-42, is based on an ID (not a serial number, as recited) received from an IC read by terminal 44, which is not a radio receiver signal block. Furthermore, as noted above, the determination of the existence of the recited condition to trigger the transfer is

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 11

also not disclosed by Takami.

In other words, Takami fails to disclose an apparatus that (1) determines whether the received signal corresponds to a general information or a balance information; (2) compares a serial number previously extracted from the received signal with a previously stored serial number based on a determination of whether a received signal by a radio signal receiving block; and (3) performs the comparison if the received signal corresponds to balance information.

Accordingly, Takami does not anticipate the apparatus recited in claims 3. 10, 16 and dependent claims 5, 6, 8 and 15.

Further, with respect to claim 4, the Office Action's assertion that Takami's disclosure of two IDs coinciding in order for electronic money to be transferred and stored, referencing col. 12, lines 32-42, is irrelevant to the invention recited in claim 4. Claim 4 positively recites a computation block designed so that a certain amount of data is stored in the memory block only when first and second balance storing information is received from the radio signal block. As noted above, Takami merely determines if two IDs of two different ICs coincide and fails to disclose receipt of first and second balance storing information from a radio signal receiving block, and fails to disclose a computation block storing a certain amount of data in the memory block when first and second balance storing information are received from the radio signal

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 12

block. There is no disclosure in Takami of "first and second balance storing

information" being received, as recited, in col. 12, lines 32-42, or of an apparatus

storing a certain amount of information in a memory block "only when first and

second balance storing information are all received from the radio signal storing

block," as recited, in column 12, lines 32-42. Takami is totally devoid of such

features. Accordingly, Takami does not anticipate claim 4.

Further, with respect to claim 7, Takami does not disclose, in col. 12, lines

5-42 (as alleged) a unit "for storing balance storing data . . . if the received signal

corresponds to balance storing operation," as recited, or "reading the balance

storing data stored in the memory block if money is paid," or for doing so on the

condition that the received signal at the radio signal receiving block corresponds

to balance storing information, as recited. As pointed out above, Takami's

disclosure regarding "balance" is extremely limited. In fact it is limited to

disclosing that Takami has an information-processing unit 31 for controlling the

output of the balance. Moreover, the reference to the entire 28 lines of col. 12,

lines 15-42 without a hint of what lines constitute a disclosure of the features

recited in claim 7, denies Applicant fundamental procedural and substantive due

process under the Administrative Procedures Act.

Accordingly, Takami does not anticipate claim 7.

Art Unit 3624

Page 13

Reply to Office Action dated September 29,2004

Further, with respect to claim 11, the Office Action contains no

explanation of what part of Takami allegedly discloses where a computation

block is designed so that a certain amount of data is stored in the memory block

only when first and second balance storing information is determined to be

proper information. In fact, this claimed feature is not even addressed in the

rejection. Moreover, no reference to balance information is made in the

referenced column 12, lines 15-42.

Accordingly, Takami does not anticipate claim 11.

Further, with respect to claims 12 and 13, Takami does not disclose

stopping the service of a terminal when proper first balance storing information

is received from the radio signal block, or to release a service stop state when

balance storing cancellation information is received from the radio signal block

during balance storing operation. Takami simply does not address these

positively recited features of claims 12 and 13.

Accordingly, Takami does not anticipate claims 12 and 13.

Further, with respect to claim 14, which recites a control means for

decrypting a balance storing information, allegedly shown somewhere in the 67

or so lines referenced in the rejection in columns 11 and 12, Applicant

respectfully submits that there is no such disclosure in Takami, who does not

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 14

§707.07(f).

disclose anything to do with balance information in the referenced text, let alone storing the balance storing information, as recited. This argument, which was presented in the Reply filed on August 18, 2004, has not been addressed in the outstanding Office Action, thereby violating the express requirements of MPEP

Accordingly, Takami does not anticipate claim 14.

Further, with respect to claim 26, which is allegedly shown by the disclosure in col. 11, lines 41-59, and in col. 12, lines 1-5, Applicant respectfully disagrees. Nowhere can Applicant find in Takami, a disclosure of "personal information update information," of "determining whether a received radio signal corresponds to personal information update information," or of extracting a certain variable if the signal corresponds to such information, or any of the other steps recited in claim 26. The assertion that the electronic money information discussed in col. 11, lines 41-59 and in col. 12, lines 1-5 is "a form of personal information" begs the question of whether the positively recited step of "determining whether a received radio signal corresponds to personal information update information" or of performing the step of "extracting a certain variable if it is determined that the received radio signal corresponds to personal update information." These steps are nowhere to be found in Takami in general, or specifically, in col. 11, lines 41-59 or col. 12, lines 1-5. Nor are the further

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 15

positively recited steps of comparing the extracted variable (which is simply not

disclosed in Takami) with a certain variable transmitted during a previous

personal information update, and of updating personal information when the

currently transmitted variable is greater than the previously transmitted

variable.

Accordingly, Takami does not anticipate claim 26.

For the aforementioned reasons, Applicants respectfully submit that

claims 3, 4, 7, 10-14, 16-22 and 26 are not anticipated by Takami, these

rejections, which are based on Takami, are improper, and these rejections

should be withdrawn.

Claim Rejections under 35 U.S.C. §103

The Examiner rejects claims 5, 6, 8, 9, 15, 23-25 and 27-33 under 35

U.S.C. § 103(a) as unpatentable over U.S. Patent 6,536,661 to Takami et al.

(hereinafter, "Takami") in view of U.S. Patent 6,105,006 to Davis et al.

(hereinafter, "Davis"). This rejection is respectfully traversed,

Initially, Applicant notes that, with respect to claims 5, 6 and 8, that

depend from claim 3, the Takami patent was applied in the rejection of claim 3,

from which claims 5, 6 and 8 depend, and that Takami does not disclose or

suggest many of the recited features in claims 5, 6 and 8 for the same reasons

that claim 3 is not anticipated by Takami.

Reply to Office Action dated September 29,2004

Page 16

Art Unit 3624

Moreover, Davis '006 only discloses "balance" in terms of a single sentence that is found in two separate locations in Davis, i.e., in col. 18, lines 34-38, and in col. 19, lines 36-40, which states that Davis' transaction processing system authenticates smart card 920, the requesting party's financial status (e.g., account balance, credit availability, etc.) and either completes or denies the transaction.

So, even if these two references were properly combined (which they are not for reasons stated below), they would not result in, or render obvious, the claimed invention recited in claims 5, 6 and 8.

In rejecting claims under 35 U.S.C. § 103, it is incumbent on the Examiner to establish a factual basis to support the legal conclusion of obviousness. See, In re Fine, 837 F.2d 1071, 1073, 5 USPQ2d 1596, 1598 (Fed. Cir. 1988). In so doing, the Examiner is expected to make the factual determinations set forth in Graham v. John Deere Co., 383 U.S. 1, 17, 148 USPQ 459, 467 (1966), and to provide a reason why one of ordinary skill in the pertinent art would have been led to modify the prior art or to combine prior art references to arrive at the claimed invention. Such reason must stem from some teaching, suggestion or implication in the prior art as a whole or knowledge generally available to one having ordinary skill in the art. Uniroyal Inc. v. F-Wiley Corp., 837 F.2d 1044, 1051, 5 USPQ2d 1434, 1438 (Fed. Cir. 1988), cert. denied, 488 U.S. 825 (1988); Ashland Oil, Inc. v. Delta Resins &

Reply to Office Action dated September 29,2004 Art Unit 3624

Page 17

Refractories, Inc., 776 F.2d 281, 293, 227 USPQ 657, 664 (Fed. Cir. 1985), cert. denied, 475 U.S. 1017 (1986); ACS Hospital Systems, Inc. v. Montefiore Hospital, 732 F.2d 1572, 1577, 221 USPQ 929, 933 (Fed. Cir. 1984). These showings by the Examiner are an essential part of complying with the burden of presenting a prima facie case of obviousness. Note, In re Oetiker, 977 F.2d 1443, 1445, 24 USPQ2d 1443, 1444 (Fed. Cir. 1992). The mere fact that the prior art may be modified in the manner suggested by the Examiner does not make the modification obvious unless the prior art suggested the desirability of the modification. In re Fritch, 972 F.2d 1260, 1266, 23 USPQ2d 1780, 1783-To establish prima facie obviousness of a claimed 84 (Fed. Cir. 1992). invention, all the claim limitations must be suggested or taught by the prior art. In re Royka, 490 F.2d 981, 180 USPQ 580 (CCPA 1970). All words in a claim must be considered in judging the patentability of that claim against the prior art. In re Wilson, 424 F.2d 1382, 1385, 165 USPQ 494, 496 (CCPA 1970).

A showing of a suggestion, teaching, or motivation to combine the prior art references is an "essential evidentiary component of an obviousness holding." C.R. Bard, Inc. v. M3 Sys. Inc., 157 F.3d 1340, 1352, 48 USPQ2d 1225, 1232 (Fed. Cir. 1998). This showing must be clear and particular, and broad conclusory statements about the teaching of multiple references, standing alone, are not "evidence." See In re Dembiczak, 175 F.3d 994 at 1000, 50 USPQ2d 1614 at 1617 (Fed. Cir. 1999).

Application No.: 09/299,596 Attorney Docket No. 0630-0913P Reply to Office Action dated September 29,2004

Art Unit 3624

Page 18

The alleged reason for combining Takami and Davis '006 is because both

Takami and Davis teach storing electronic money with the use of radio

frequency and comparing pertinent encrypted data to complete transactions,

and because "it provides for an efficient manner for communicating messages

to users for operations important to a customer and provide common auditory

signals for unsuccessful transactions that a customer would be familiar with

and easily comprehend."

Applicant respectfully submits that this showing of motivation is neither

clear nor particular but is the type of broad, conclusory statement of both

references that, standing alone, are not proper evidence of proper motivation to

combine these references as suggested. Compare, Dembcizak, cited above.

Furthermore, Davis teaches using a "distinctive audio alert pattern" to

signal that "the financial transaction has been completed without error." Davis

does not teach generating "a call sound or an error sound during the balance

storing operation" as recited.

Generating an audio alert pattern after an entire transaction has been

completed without error is just the opposite of generating a call tone or an error

sound during a balance storing operation.

The assertion that it would be obvious to provide "an auditory signal . . . .

for unsuccessful transactions" based a disclosure of generating a distinctive

audio alert pattern to show just the opposite, i.e., that a transaction is a

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 19

successful transaction, as is disclosed by Davis, is improper and fails to

explain why one would do just the obvious of what Davis teaches. In fact,

Davis actually teaches away from doing what is recited.

Accordingly, the Examiner has not made out a *prima facie* case of proper

motivation to combine the references or a prima facie case of obviousness of the

claimed invention, which is neither met nor made obvious by the resulting

reference combination of Takami and Davis for reasons stated above in

traversal of the rejection of claim 3 based on Takami..

Reconsideration and withdrawal of this rejection of claims 5, 6 and 8 are

respectfully requested.

Further, with respect to claim 9, which recites a control means for

decrypting an output signal of the radio apparatus, extracting certification

information if there is a service stop signal, disables the memory block when the

extracted certification information is the same as previously stored certification

information and stopping service of the card. Applicant respectfully submits that

there is no such disclosure in Takami, who does not disclose anything to do with

stopping service of a card upon and disabling the memory block as recited.

Accordingly, Takami does not disclose or suggest or render obvious the

subject matter claim 9.

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 20

Further, with respect to claim 15, Applicant notes that claim 15 is not

taught by Takami for the same reasons that claim 10, from which these claims

depend, is not taught by Takami.

Moreover, Davis '006 only discloses "balance" in terms of a single sentence

that is found in two separate locations in Davis, i.e., in col. 18, lines 34-38, and

in col. 19, lines 36-40, which states that Davis' transaction processing system

authenticates smart card 920, the requesting party's financial status (e.g.,

account balance, credit availability, etc.) and either completes or denies the

transaction.

So, even if Takami and Davis were properly combined (which they are not

for reasons stated below), they would not result in, or render obvious, the

claimed invention recited in claim 15.

Moreover, for reasons stated above, Applicant respectfully submits that

the Examiner has not made out a prima facie case of proper motivation to

combine the references or a prima facie case of obviousness of the claimed

invention.

Moreover, Davis only discloses "balance" in terms of a single sentence that

is found in two separate locations in Davis, i.e., in col. 18, lines 34-38, and in

col. 19, lines 36-40, which state that Davis' transaction processing system

authenticates smart card 920, the requesting party's financial status (e.g.,

account balance, credit availability, etc.) and either completes or denies the

Attorney Docket No. 0630-0913P Reply to Office Action dated September 29,2004

Application No.: 09/299,596

Art Unit 3624

Page 21

transaction.

Combining these two disclosures will not result in the invention recited in

claim 15 just as combining Davis and Takami will not result in the particular

balance features recited in those claims.

Applicant also notes that these arguments pertaining to claim 15 were

presented in the Reply filed on August 18, 2004, and are not addressed in the

outstanding office Action, thereby violating MPEP §707.07(f).

Reconsideration and withdrawal of this rejection of claim 15 is

respectfully requested.

With respect to claims 23-25, neither Takami nor Davis disclose the

claimed invention. Davis comes closest by disclosing that its transaction

processing system authenticates the smart card 920, the requesting party's

financial status (such as its account balance, etc.) and either completes or

denies the transaction. Takami does not even disclose this feature but is

limited to the meager disclosure of balance in col. 7, as noted above.

Neither Takami nor either cited Davis patent discloses determining

whether there is no balance storing information and releasing a card service

stop if extracted certification information is the same as previously stored

certification information, as recited in claims 23-25.

Accordingly, even if these references were somehow combined, they

would not result in, or render obvious, the claimed invention.

Art Unit 3624 Reply to Office Action dated September 29,2004

of these claimed features in Davis.

Page 22

The Office Action asserts that Davis teaches completion of the financial transaction through code comparison, referencing col. 22, line 21 through col. 23, line 15. However, that portion of Davis does not disclose, or suggest, "determining whether a card service stop or release information is received if there is no balance storing information," as recited in claims 23-25. Nor does referring to the aforementioned portion of Davis and alleging that Davis teaches completion of financial information, which does not even mention card balance information or card service stop information or card service stop release information, let alone determining if such information is received if there is no balance setting information, provide objective factual evidence of the existence

Furthermore, there is absolutely no statement of why one of ordinary skill in the art would be motivated to modify Takami, which does not disclose the recited features of claim 26, in view of Davis, which also does not disclose those claimed features. The only motivation statement in this rejection concerns an audible alert pattern, which has nothing to do with the features recited in claims 23-25.

In other words, not only do the two applied references not disclose a number of the positively recited features of claims 23-25, so that even if they were properly combined, they would not meet or render obvious the claimed

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 23

invention, but, additionally, no objective factual evidence of proper motivation

to modify Takami in view of Davis is found in the rejection.

Accordingly, the Office Action fails to make out a prima facie case of

obviousness of the claimed invention.

Thus, the Examiner does not make out a prima facie case of obviousness

of the claimed invention recited in claims 23-25.

Reconsideration and withdrawal of this rejection of claims 23-25 are

respectfully requested.

With respect to claims 27-33, those claims recite method steps

corresponding to many of the apparatus features recited in claims 3, 10 and

16, features which clearly are missing from Takami and both Davis references

for reasons discussed above.

Neither Takami nor either cited Davis patent discloses determining

whether there is no balance storing information, and releasing a card service

stop if extracted certification information is the same as previously stored

certification information, as recited in claims 27-33.

Moreover, the Examiner does not make out a prima facie case of proper

motivation to combine the applied references for the reason stated above

regarding the same reference combinations.

Art Unit 3624 Reply to Office Action dated September 29,2004

Page 24

Accordingly, the Examiner does not make out a prima facie case of

obviousness of the claimed invention recited in claims 27-33.

Additionally, although the outstanding Office Action now includes claim

9 in this rejection, the features of claim 9 are not addressed in this rejection,

and the statement in the previous rejection, which incorrectly addressed claim

9 as if it depended directly from claim 3 instead of its correct direct dependency

on claim 8, incorrectly alleged that its features were disclosed in col. 11, line 59

through col. 12, line 5 of Takami.

Applicant respectfully submits that col. 11, line 59 through col. 12, line 5

of Takami never mentions a service stop signal or disabling a memory block

when extracted certification information is the same as previously stored

certification information, and stopping service of a card, as recited In fact, this

portion of Takami actually does the opposite in the sense that it records into

memory certain information when payment is completed...

For at least the foregoing reasons, it is respectfully submitted that all

pending claims are allowable over the applied art, regarding the rejection of

claims 5, 6, 8, 9, 15, 23-25 and 27-33. Accordingly, all claims should be

allowed.

Application No.: 09/299,596

Art Unit 3624

Page 25

Attorney Docket No. 0630-0913P

Reply to Office Action dated September 29,2004

CONCLUSION

The stated grounds of rejection have been properly traversed,

accommodated, or rendered moot. It is believed that a full and complete

response has been made to the outstanding Office Action, and that the present

application is in condition for allowance.

Applicant also respectfully requests that the next Office Action treat all

the issues raised in this Reply, including treating the references listed in the

aforementioned Information Disclosure Statements that have not yet been

treated, and acknowledging whether the formal drawings filed on August 18,

2004 overcome the Draftsperson's objections.

However, if there are any outstanding issues, the Examiner is invited to

telephone Robert J. Webster, Reg. No. 46,472, at 703-205-8000, in an effort to

expedite prosecution.

Application No.: 09/299,596

Art Unit 3624

Page 26

Attorney Docket No. 0630-0913P

Reply to Office Action dated September 29,2004

If necessary, the Commissioner is hereby authorized in this, concurrent,

and future replies to charge payment or credit any overpayment to Deposit

Account No. 02-2448 for any additional fees required under 37 C.F.R. §§1.16 or

1.17, particularly extension of time fees.

Respectfully submitted,

BIRCH, STEWART, KOLASCH & BIRCH, LLP

P. O. Box 747

Falls Church, VA 22040-0747

(703) 205-8000

0630-0913P JTE/RJW/adt